

<i>SERFF Tracking Number:</i>	<i>UNUM-126498100</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Life & Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>44827</i>
<i>Company Tracking Number:</i>	<i>2010 CANCER RESPONSE RATE INCREASE</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>2010 Cancer Response Rate Increase</i>		
<i>Project Name/Number:</i>	<i>2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase</i>		

Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: 2010 Cancer Response Rate Increase SERFF Tr Num: UNUM-126498100 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 44827

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: 2010 CANCER RESPONSE RATE INCREASE State Status: Approved-Closed

Filing Type: Rate Reviewer(s): Rosalind Minor

Authors: Cathy Brooks, Angela Parker, Lauren Sease, Annette Smith, Tyra Marshall, Jessica Reece

Date Submitted: 02/11/2010

Disposition Date: 02/19/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: 2010 Cancer Response Rate Increase

Project Number: 2010 Cancer Response Rate Increase

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 100%

Filing Status Changed: 02/19/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/19/2010

Created By: Annette Smith

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Annette Smith

Filing Description:

Enclosed for your review and approval are revised rates for the above captioned rider form reflecting a rate increase of 100%. This individual cancer rider was approved by your department on 02/23/1994 with policy form CANCR-AR and CANCR1-AR.

SERFF Tracking Number: UNUM-126498100 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44827

Company Tracking Number: 2010 CANCER RESPONSE RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit

Product Name: 2010 Cancer Response Rate Increase

Project Name/Number: 2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase

Upon approval of the revised rates, each policyholder will receive notice at least 31 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by SERFF/EFT.

Company and Contact

Filing Contact Information

Annette Smith, Contrat Analyst
1200 Colonial Life Boulevard
PO Box 1365
Columbia, SC 29202
absmith@unum.com
803-213-7272 [Phone]

Filing Company Information

Colonial Life & Accident Insurance Company	CoCode: 62049	State of Domicile: South Carolina
1200 Colonial Life Boulevard	Group Code: 565	Company Type:
Post Office Box 1365	Group Name:	State ID Number:
Columbia, SC 29202	FEIN Number: 57-0144607	
(803) 798-7000 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	(1) Actuarial Memo
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Life & Accident Insurance Company	\$50.00	02/11/2010	34146258

SERFF Tracking Number: UNUM-126498100 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44827

Company Tracking Number: 2010 CANCER RESPONSE RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: 2010 Cancer Response Rate Increase

Project Name/Number: 2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	02/19/2010	02/19/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Rosalind Minor	02/17/2010	02/17/2010	Annette Smith	02/19/2010	02/19/2010

SERFF Tracking Number: UNUM-126498100 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44827

Company Tracking Number: 2010 CANCER RESPONSE RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: 2010 Cancer Response Rate Increase

Project Name/Number: 2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase

Disposition

Disposition Date: 02/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved a 30% level rate increase on Rider Form RCHEM-AR. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Colonial Life & Accident Insurance Company	100.000%	100.000%	\$5,310	16	\$5,310	%	%

SERFF Tracking Number: UNUM-126498100 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44827

Company Tracking Number: 2010 CANCER RESPONSE RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: 2010 Cancer Response Rate Increase

Project Name/Number: 2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Replaced	No
Supporting Document	Submission Letter	Approved-Closed	Yes

SERFF Tracking Number: UNUM-126498100 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44827
Company Tracking Number: 2010 CANCER RESPONSE RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: 2010 Cancer Response Rate Increase
Project Name/Number: 2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 02/17/2010
Submitted Date 02/17/2010
Respond By Date 03/17/2010
Dear Annette Smith,

This will acknowledge receipt of the captioned filing.

Objection 1
- Health - Actuarial Justification (Supporting Document)
Comment:

We have reviewed your request for a 100% rate increase for Rider Form RCHEM-AR. At this time, we will consider no more than a 30% rate increase for this rider.

If you wish to accept the 30% increase, please submit a revised actuarial memorandum and rates.

Please feel free to contact me if you have questions.

Sincerely,
Rosalind Minor

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/19/2010
Submitted Date 02/19/2010

Dear Rosalind Minor,

Comments:

This is in response to your 2/17/2010 Objection Letter.

Response 1

Comments: Please see the attached Actuarial documents in response to your 2/17/2010 Objection letter.

SERFF Tracking Number: UNUM-126498100 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44827
Company Tracking Number: 2010 CANCER RESPONSE RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: 2010 Cancer Response Rate Increase
Project Name/Number: 2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

We have reviewed your request for a 100% rate increase for Rider Form RCHEM-AR. At this time, we will consider no more than a 30% rate increase for this rider.

If you wish to accept the 30% increase, please submit a revised actuarial memorandum and rates.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thanks for your review and approval.

Sincerely,

Angela Parker, Annette Smith, Cathy Brooks, Jessica Reece, Lauren Sease, Tyra Marshall

SERFF Tracking Number:	UNUM-126498100	State:	Arkansas
Filing Company:	Colonial Life & Accident Insurance Company	State Tracking Number:	44827
Company Tracking Number:	2010 CANCER RESPONSE RATE INCREASE		
TOI:	H07I Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H07I.002A Dread Disease - Cancer Only
Product Name:	2010 Cancer Response Rate Increase		
Project Name/Number:	2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase		

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

100.000%

Effective Date of Last Rate Revision:

04/12/2001

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Colonial Life & Accident Insurance Company	100.000%	100.000%	\$5,310	16	\$5,310	%	%

SERFF Tracking Number:	UNUM-126498100	State:	Arkansas
Filing Company:	Colonial Life & Accident Insurance Company	State Tracking Number:	44827
Company Tracking Number:	2010 CANCER RESPONSE RATE INCREASE		
TOI:	H071 Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H071.002A Dread Disease - Cancer Only
Product Name:	2010 Cancer Response Rate Increase		
Project Name/Number:	2010 Cancer Response Rate Increase/2010 Cancer Response Rate Increase		

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item:	Submission Letter	Approved-Closed
Comments:		02/19/2010
Attachment:		
Cancer Response submission letter-AR.pdf		

**Colonial Life & Accident
Insurance Company**

1200 Colonial Life Boulevard
Columbia, SC 29210
803.798.7000
coloniallife.com

February 11, 2010

Jay Bradford
State Insurance Commissioner
Arkansas Insurance Dept.
Attention: Life and Health
1200 West 3rd Street
Little Rock AR 72201-1904

RE: NAIC#/Group: 62049 / 0565
Insurer: Colonial Life & Accident Insurance Company
Filing Type: Rate Increase
Form(s): RCHEM-AR

Dear Commissioner:

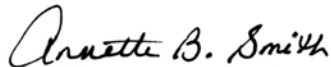
Enclosed for your review and approval are revised rates for the above captioned rider form reflecting a rate increase of 100%. This individual cancer rider was approved by your department on 02/23/1994 with policy form CANCR-AR and CANCR1-AR.

Upon approval of the revised rates, each policyholder will receive notice at least 31 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by SERFF/EFT.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 6676. My email address is absmith@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,



Annette B. Smith
Sr. Compliance Contract Consultant